
The Role of Economic Value in Shaping Repurchase Intention: Evidence from Discounts, Product Diversity, and Payment Ease with Customer Satisfaction Mediation (A Study of Awang Jaya Kepung Store)

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Abstract:

This study aims to examine the influence of discounts, product diversity, and payment convenience on repurchase intention, with customer satisfaction as an intervening variable. The research was conducted at Toko Awang Jaya Kepung, involving 143 respondents who were customers of the store. A quantitative approach with SmartPLS-based path analysis was employed to evaluate both direct and indirect effects between variables. The results revealed that discounts and product diversity have a significant positive impact on customer satisfaction, while payment convenience has a positive but not significant influence. Furthermore, discounting was found to have a significant negative impact on repurchase intention, whereas payment convenience showed a significant positive effect. In contrast, product diversity and customer satisfaction exhibited no significant direct influence on repurchase intention. Moreover, none of the independent variables demonstrated significant indirect effects on repurchase intention through customer satisfaction. These findings suggest that business strategies aimed at fostering customer loyalty should not solely rely on price promotions but must be complemented by diverse product offerings and seamless payment systems. This study provides practical insights for retail managers in similar business environments and contributes academically to the literature on consumer behavior by emphasizing the limited mediating role of satisfaction in the repurchase decision process. Future studies are encouraged to incorporate psychological constructs such as perceived value and brand trust to further explore the complexity of repurchase behavior.

Keywords: Discount, Product Diversity, Payment Convenience, Customer Satisfaction, Repurchase Intention

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1. Introduction

In the era of technological development and globalization, business competition is growing rapidly, becoming an opportunity as well as a challenge for companies to introduce and maintain their products (Sun et al., 2022). Product competition is competition between companies in one industry or market segment to offer the same

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or similar products to consumers (Kotler, 2005). In the era of globalization, competition in the business world is getting tighter. The phenomenon of existing competition has made entrepreneurs realize the need to maximize all their assets in order to improve their ability to maximize company performance and increase competitive advantage (Ainandia & Hardati, 2015).

Toko Awang Jaya, a home furnishing retail business that has taken root in Kepung District, Kediri Regency, East Java, is a real example of the resilience and adaptability of local businesses in facing the tide of change. During its two-decade journey, this store has witnessed the evolution of consumer preferences, technological developments, and shifts in marketing strategies in the retail industry.

In this highly competitive market, consumer loyalty is one of the determining factors for long-term success for companies (Saputra et al., 2021). One of the most common indicators of consumer loyalty is repurchase intention, which measures how likely a consumer is to repurchase a product from the same brand after making an initial purchase. Toko Awang Jaya, with its long experience, is uniquely positioned to navigate these changes while maintaining the essence of personal service that has become the hallmark of local businesses. In an ever-changing retail environment, retailers must create an engaging and efficient shopping experience. This involves a combination of the right product offering, competitive pricing, superior customer service, and seamless technology integration (Rahmiati et al., 2025).

An effective marketing strategy is essential to attract consumer repurchase interest. Three factors that are often considered to influence consumer repurchase interest are discounts, product diversity, and ease of payment. Discounts, as a form of price promotion, can be a major attraction for price-sensitive consumers (Grewal et al., 2011). One strategy to attract consumers to make purchases is to provide discounts, including attracting consumers to continue making repeat purchases in the future (Sartika & Waris, 2023). Product diversity is the availability of products in the right amount and in the right location (Rita et al., 2019). Product diversity offers a variety of products that can attract consumer interest and increase their likelihood of repurchasing. Consumers have different preferences and needs, so the variety of products offered can accommodate these needs. Product diversity is an important factor that attracts consumer interest. Consumers will be more interested in shopping for local brands that offer a variety of products so they can choose products that suit their needs and desires. Meanwhile, ease of payment including digital payment options, is increasingly considered an important factor in consumer purchasing decisions (Nguyen et al., 2020). Gaining new experiences such as ease of payment certainly creates a positive experience for its customers. Kotler & Armstrong (2018) in *Principles of Marketing* state that the combination of discounts, product diversity, and ease of payment together can create added value that influences both consumer purchase interest and repurchase interest.

Customers make repeat transactions because the quality of service provided by e-commerce has an impact on customer satisfaction (Wijaya, 2020). According to

Kotler & Keller (2016) customers feel satisfied because they produce feelings of pleasure or disappointment due to comparing products or services whose performance is felt to be in accordance with expectations. Meeting customer expectations is important for companies in understanding customer desires and needs to maintain and increase the company's superiority over competitors. Customers who are satisfied with the service they receive will return to buy more products or services in the future. This means that good service quality will result in customer satisfaction, and satisfaction is an important factor in increasing company sales (Sarapung & Ponirin, 2020).

Although several studies have examined the determinants of repurchase intention, research in this field still shows gaps. Previous studies have focused primarily on perceived ease of use, perceived usefulness, trust, security concerns, and e-satisfaction, especially in the context of e-commerce and financial technology services (Rahmiati et al., 2025; Saraswati & Rahyuda, 2021; Gunawan et al., 2022; Subagio et al., 2025). Other studies have analyzed the effect of sales promotion and perceived value on repurchase intention with customer satisfaction as a mediator, but mainly in large retail or shopping mall contexts (Taufik & Lestari, 2023). However, there is still limited research that integrates discounts, product diversity, and payment ease simultaneously as predictors of repurchase intention mediated by customer satisfaction, particularly in the context of local offline retail businesses such as Toko Awang Jaya. Therefore, this study aims to fill the gap by analyzing the effect of these three factors on consumer repurchase interest with customer satisfaction as an intervening variable at Toko Awang Jaya Kepung. The results of this study are expected to provide valuable insights not only for Toko Awang Jaya, but also for other retail business actors in similar areas who face challenges in adapting to changes in consumer behavior and the demands of the modern market.

2. Theoretical Background

Discount : A discount is a price reduction given by a seller to a buyer from the normal selling price of a good or service. The primary purpose of discounts is to attract consumer interest, increase sales, and accelerate stock turnover. Discounts are commonly offered in the form of a percentage but can also take the form of a nominal amount or promotional schemes such as *buy one get one free*. A price discount is a direct reduction in the price of goods during a specific purchase period (Arli et al., 2015). Discounts may be seasonal, such as those offered during holidays or year-end sales, or may be part of special promotions, such as new product launches or commemorative events. Additionally, discounts can be provided to customers who make bulk purchases or to loyal customers as a form of appreciation. Thus, discounts can be defined as price reductions granted by sellers to buyers as a reward for certain purchasing activities that are favorable to the seller (Nisa, 2022).

Product Diversity : Product diversity refers to the variety of products offered by a company or store to its consumers. This includes a wide range of product options within a particular category or across different categories to meet diverse customer needs and preferences. Product diversity is often a critical factor in consumer

decision-making, as a broader selection increases the likelihood of capturing consumer interest and fulfilling the needs of various customer segments. According to Tjiptono (2016), product diversity represents one of the competitive advantages that companies can utilize to compete in the market. The objectives of product diversity include meeting the needs of different market segments, expanding consumer choice, maximizing sales and profits, optimizing production capacity, and reducing business risks.

Ease of Payment : According to Kotler and Armstrong (2018) in *Principles of Marketing*, ease of payment refers to the flexibility offered to consumers in conducting transactions, including the availability of multiple payment methods and options that simplify the purchasing process. Toraman (2022) defines ease of use as the degree to which a person believes that using a particular system is effortless. Applied to payments, this concept refers to how easily a payment system can be used without difficulty, thereby enhancing the overall consumer experience.

Repurchase Intention : Kotler and Keller (2016) describe purchase intention as the likelihood that consumers are attached to the idea of purchasing a product. It represents an affective response, such as feelings of liking or preference toward a product, even before an actual purchase decision is made. Saidani and Arifin (2012) further explain that purchase intention reflects the consumer's tendency to act before the purchase decision is implemented. The distinction between actual purchase and repurchase intention lies in the fact that actual purchase refers to the act of buying, while repurchase intention refers to the consumer's intention to buy again in the future. Cronin and Taylor (1992) define repurchase intention as customer behavior characterized by a positive response to the products or services provided by a company, which leads to the willingness to make repeat purchases.

Customer Satisfaction : The term satisfaction originates from the Latin words *satis* (meaning "enough") and *facto* (meaning "to do or make"), which together imply the fulfillment of something adequately. In marketing, customer satisfaction refers to a person's feelings of pleasure or disappointment that arise from comparing the perceived performance of a product or service with expectations. When performance falls short of expectations, dissatisfaction occurs; when it meets expectations, satisfaction arises; and when it exceeds expectations, customers feel highly satisfied or delighted (Kotler & Keller, 2016). In consumer behavior theory, satisfaction is viewed as the evaluation made by customers after consuming or using a product or service. It reflects the degree to which the product or service delivers a sense of enjoyment or fulfillment, which may vary in intensity (Chernev, 2011). Mowen and Minor, as cited in Chatzoglou et al. (2022), define customer satisfaction as the overall attitude displayed by customers toward goods and services after they have been purchased and consumed. Therefore, customer satisfaction is closely tied to the consumer's post-purchase evaluation and plays a crucial role in fostering loyalty and repeat purchasing behavior.

3. Methodology

The research method used in this study is a quantitative method with an associative strategy. The location of the study is in the Awang Jaya Kepung Store area with an address located at Jl. Harinjing 144 Kepung, Kediri Regency. In this study, the population studied was all consumers who visited the Awang Jaya Store located in Kepung. Because the number of consumers who visit the cafe every day can vary, this population is not fixed and difficult to calculate with certainty. The sample in this study were consumers who visited and made purchases at the Awang Jaya Kepung Store. Sampling was carried out using a non-probability sampling technique, namely purposive sampling, which selects consumers based on certain characteristics that are relevant to this study, such as consumers who have made purchases at the store during the data collection period. This study uses a sampling technique in the form of accidental sampling.

The number of samples studied in this study was one hundred and fifty consumers who visited the Awang Jaya Kepung store, but when in the field, different consumers found by the researcher were only 143 respondents within 2 weeks, so it can be concluded that the sample used in this study was 143 respondents. The number of good samples according to MLE ranges from 100-200 samples. Therefore, the expected number of samples is a minimum of 100 samples and a maximum of 200 samples. The number of samples of 143 is considered representative enough to analyze the effect of discounts, product diversity and ease of payment on repurchase interest through the intervening variable, namely customer satisfaction. The data source in this study is the primary data source. Primary data is a source of research data obtained directly from the original source or not through intermediary media. The primary data in this study are respondents' answers regarding the indicators of the research variables. The data collection technique used in this study through the stages of observation, interviews and questionnaires. Based on the statement above, a theoretical framework of thought was prepared which is presented in the following image:

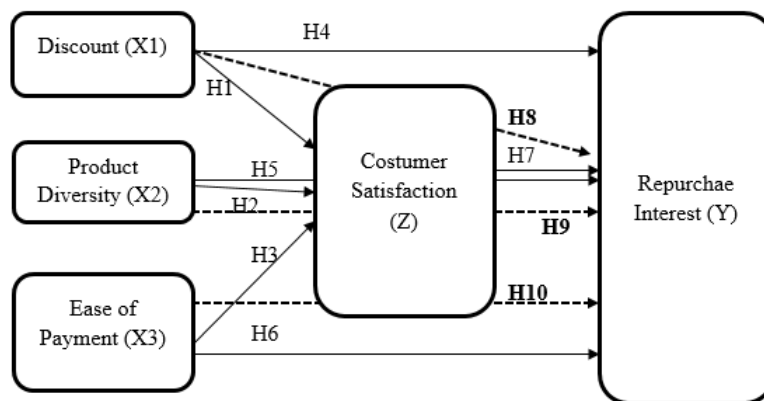


Figure 1. Framework of Thinking

Source: 2025 processed original data

4. Empirical Findings/Result

Characteristics of Research Respondents

In this study, there were 2 categories of respondent gender characteristics and 4 categories of respondent age as follows:

Table 1. Result of Characteristics Respondent

Category	Quantity (people)	Percentage (%)
Gender		
Man	35	24,5
Women	108	75,5
Age		
19-25 years age	67	46,8
26-32 years age	19	13,3
33-39 years age	25	17,5
>40 years age	32	22,4
Total	143	100

Source: 2025 processed original data

In the table above, the characteristics of respondents based on gender category, show that many are dominated by female respondents. This can be seen from the total respondents that the female gender is 108 respondents with a percentage of (75.5%). While the respondents with the male gender are 35 respondents with a percentage of (24.5%). In addition, the characteristics of respondents based on age category, show that many are dominated by respondents aged 19-25 years. This can be seen from the total respondents that the age of 19-25 years is 67 respondents with a percentage of (46.8%). While the smallest age range is the age of 26-32 years which is 19 respondents with a percentage of (13.3%).

Outer Model or Measurement Model

Convergent Validity test

Convergent Validity of the reflective indicator measurement model is assessed based on the correlation between item scores or component scores estimated with SmartPLS software. The individual reflective measure is said to be high if it correlates higher than 0.70 with the measured construct. However, according to Ghazali (2015) for early stage research on the development of a measurement scale, a loading value of 0.50 to 0.70 is considered sufficient. In this study, a loading factor limit of 0.50 will be used. The results of processing using smart PLS software data seen in the table above, the outer model value or correlation between constructs and variables initially almost all meet Convergent Validity except for items X2.11, X3.07, Y.01, Y.09 and Z.01 with loading factor values that do not meet the criteria or can be said to be weak with a value <0.50, for that the indicator must be dropped or removed from the model.

Based on the results of processing using SmartPLS, that the outer loading value or correlation between the construct and the variable has met convergent validity because it has a loading factor value of > 0.50 , which means that the construct of all variables can be used to test the hypothesis.

Discriminant Validity test

Discriminant validity is carried out to ensure that the concept of each latent variable is different from other variables. The model has good discriminant validity if each loading value is the largest with the other loading values against other latent variables. Based on the table above, it shows that the discount construct has a higher value in each indicator compared to other constructs so that it has good Discriminant Validity. The same thing is true for product diversity which has a higher construct value in each indicator compared to other indicator constructs, so that it has good Discriminant Validity.

Furthermore, the results of the payment convenience construct also have a higher indicator value compared to other construct values against the motivation indicator so that it has good Discriminant Validity. Then for the customer satisfaction variable, the indicator value that appears is higher compared to other indicator constructs, so that it also has good Discriminant Validity. Then for the repurchase interest variable, the indicator value that appears is higher compared to other indicator constructs, so that it also has good Discriminant Validity. The results of all cross-loading values for each indicator of each latent variable already have the largest loading factor value compared to the loading factor values of other latent variables. This shows that all latent variables already have good Discriminant Validity.

Reliability Test

Composite reliability is used to measure the actual value of a construct's reliability and is better at estimating the internal consistency of a construct. Cronbach Alpha is used to measure the lower limit of a construct's reliability value. Reliability criteria can be seen from the Composite Reliability and Cronbach Alpha values of each construct. A construct is said to have high reliability if it has a Composite Reliability above 0.70 and has a Cronbach Alpha above 0.60.

Table 1. Reliability Test Results

Variable	Cronbach's Alpha	Composite Reliability
Discount	0.873	0.896
Product Diversity	0.869	0.894
Ease of Payment	0.864	0.889
Customer Satisfaction	0.875	0.896
Repurchase Interest	0.839	0.872

Source: 2025 processed original data

The table above shows the Cronbach's Alpha value of the discount variable of 0.873, the product diversity variable of 0.869, the ease of payment variable of 0.864, the repurchase interest variable of 0.839, and the customer satisfaction variable of 0.875, which means that all variables already have a Cronbach's Alpha value above 0.60,

thus indicating the level of consistency of respondents' answers in each construct has good reliability. Composite Reliability of the discount variable is 0.896, the product diversity variable is 0.894, the ease of payment variable is 0.889, the repurchase interest variable is 0.872, and the customer satisfaction variable is 0.896, which means that all variables have a Composite Reliability value above 0.70 and it can be concluded that all constructs (variables) meet the reliability criteria. Based on the two tables above, it can be concluded that the Cronbach's alpha and composite reliability values of each construct (variable) are above 0.60 and 0.70. So it can be concluded that each construct has good reliability.

Inner Model or Structural Model

There are criteria in the use of data analysis techniques with Smart PLS to assess the outer model, namely Convergent Validity, Discriminant Validity, and Reliability. Testing the inner model or structural model is carried out to see the relationship between significant value constructs and R-Square of the research model. The Structural Model is evaluated using R-Square for dependent constructs, t-tests, and the significance of the structural path parameter coefficients.

Result of R Square

In assessing the model with PLS, it starts by looking at the R-Square for each dependent latent variable. The Goodness fit model test is the result of estimating the R-Square using Smart PLS.

Table 2. R Square Test Results

Variable	R Square	R Square Adjusted
Customer Satisfaction	0.735	0.729
Repurchase Interest	0.931	0.929

Source: 2025 processed original data

In this study, 2 variables were used that were influenced by other variables, namely the customer satisfaction variable which was influenced by the discussion variable, product diversity and ease of payment. As well as the repurchase interest variable which was influenced by the discussion variable, product diversity, ease of payment and customer satisfaction. The table above shows the large R-Square value for the customer satisfaction variable obtained at 0.735. These results indicate that the discussion variable, product diversity and ease of payment simultaneously are able to explain the customer satisfaction variable by 73.5% and the remaining 26.5% is explained by other variables that are not hypothesized in the model. The next result for the repurchase interest variable obtained an R-Square result of 0.931, which means that the discussion variable, product diversity, ease of payment and customer satisfaction are able to explain the repurchase interest variable by 93.1% and the remaining 6.9% is explained by other variables that are not hypothesized in the model.

Result of Q Square

The Q-Square value measures how well the observation values are generated by the model and also its parameter estimates. A model is considered to have a relevant predictive relevance value if the Q-Square value is greater than 0 (zero). The

magnitude of the Q-Square has a value with a range of $0 < Q^2 < 1$. This model is getting better if the Q-Square value approaches 1. The Q-Square value is obtained from:

$$Q^2 = 1 - (1 - R1^2) (1 - R2^2)$$

$$Q^2 = 1 - (1 - 0,735^2) (1 - 0,931^2)$$

$$Q^2 = 1 - (1 - 0,540) (1 - 0,867)$$

$$Q^2 = 1 - (0,46) (0,133)$$

$$Q^2 = 1 - 0,061$$

$$Q^2 = 0,939$$

The result of the Q-Square calculation in this study was 0.939, which means that 93.9% of the independent and intervening variables are worthy of explaining the dependent variable, namely repurchase interest.

Hypothesis Test Result

Path Coefficient (Direct Effect)

The results of the hypothesis test are carried out to see the effect of a construct on other constructs by looking at the parameter coefficient and t-statistic value (Ghozali & Latan, 2015). The basis used in testing the hypothesis is the value contained in the Path Coefficient output to test this model. The results of the proposed hypothesis can be seen from the magnitude of the t-statistic. The t-statistic value compared to the t-table determined in this study is 1.97669 where the df value is known to be 141 (the number of samples minus two: $143-2$) and α is 0.05 (two tailed). The limit for accepting and rejecting the proposed hypothesis is ± 1.97669 , where if the t-statistic value is in the range of -1.97669 and 1.97669 then the hypothesis will be rejected or in other words accept the null hypothesis (H_0).

Table 3. Path Coefficients Results

Effect	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Discount -> Customer satisfaction	0.586	0.593	0.102	5.77	0.000
Discount -> Repurchase interest	-0.184	-0.19	0.066	2.796	0.005
Product diversity -> Customer satisfaction	0.223	0.24	0.087	2.555	0.011
Product diversity -> Repurchase interest	0.081	0.085	0.046	1.778	0.076
Ease of payment -> Customer satisfaction	0.109	0.094	0.113	0.966	0.335
Ease of payment -> Repurchase interest	1.05	1.056	0.039	27.017	0.000
Customer satisfaction -> Repurchase interest	0.002	0.001	0.083	0.026	0.979

Source: 2025 processed original data

It can be seen that the discount variable (X_1) has an influence ($O = 0.586$) on the endogenous variable of customer satisfaction (Z). The t-statistic value on this construct relationship is 5.77 which shows that the t-count value of X_1 on $Z \geq$ t-table (1.97669) and the p-value is 0.000. Therefore, the first hypothesis stating that there is a direct influence between the discount variable (X_1) on customer satisfaction (Z) is

proven. So H_0 is rejected / H_{a1} is accepted, which means that there is a direct influence between the discount variable (X1) on Customer Satisfaction (Z).

Motivation variable (X2) has an influence ($O=0.223$) on the endogenous variable of customer satisfaction (Z). The t-statistic value on the relationship of this construct is 2.555 which shows that the t-count value of X2 on $Z \geq t\text{-table}$ (1.97669) and the p value is 0.011. Therefore, the second hypothesis stating that there is a direct influence between the product diversity variable (X2) on customer satisfaction (Z) is proven. So H_0 is rejected/ H_{a2} is accepted, which means that there is a direct influence between the product diversity variable (X2) on customer satisfaction (Z).

The payment convenience variable (X3) has an influence ($O=0.109$) on the endogenous variable of customer satisfaction (Z). The t-statistic value on this construct relationship is 0.966, which shows that the t-count value of X3 on $Z \leq t\text{-table}$ (1.97669) and the p-value is 0.335. Therefore, the third hypothesis stating that there is a direct influence between the payment convenience variable (X3) on customer satisfaction (Z) is not proven. So H_0 is accepted / H_{a3} is rejected, which means that there is no direct influence between the payment convenience variable (X3) on customer satisfaction (Z)

The discount variable (X1) has an influence ($O=-0.184$) on the endogenous variable of repurchase interest (Y). The t-statistic value on this construct relationship is 2.796 which shows that the t-count value of X1 on $Y \geq t\text{-table}$ (1.97669) and the p-value is 0.005. Therefore, the fourth hypothesis stating that there is a direct influence between the discount variable (X1) on repurchase interest (Z) is proven. So H_0 is rejected/ H_{a4} is accepted, which means that there is a direct influence between the discount variable (X1) on repurchase interest (Y).

Product diversity variable (X2) has an influence ($O = 0.081$) on the endogenous variable of repurchase interest (Y). The t-statistic value on this construct relationship is 1.778 which shows that the t-count value of X2 on $Y \leq t\text{-table}$ (1.97669) and the p-value is 0.076. Therefore, the fifth hypothesis stating that there is a direct influence between the product diversity variable (X2) on repurchase interest (Z) is not proven. So H_{a5} is rejected/ H_0 is accepted, which means that there is no direct influence between the product diversity variable (X2) on Repurchase Interest (Y).

The payment convenience variable (X3) has an influence ($O=1.05$) on the endogenous variable of repurchase intention (Y). The t-statistic value on this construct relationship is 27.017 which shows that the t-count value of X3 on $Y \geq t\text{-table}$ (1.97669) and the p-value is 0.000. Therefore, the sixth hypothesis stating that there is a direct influence between the payment convenience variable (X3) on repurchase intention (Y) is proven. So H_0 is rejected/ H_{a6} is accepted, which means that there is a direct influence between the payment convenience variable (X3) on repurchase intention (Y).

Customer satisfaction variable (Z) has an influence ($O = -0.002$) on the endogenous variable of repurchase intention (Y). The t-statistic value on this construct relationship is 0.026 which shows that the t-count value of X2 on $Y \leq t\text{-table}$ (1.97669) and the p-

value is 0.979. Therefore, the seventh hypothesis stating that there is a direct influence between the customer satisfaction variable (Z) on repurchase intention (Y) is not proven. So Ha7 is rejected/Ho is accepted, which means that there is no direct influence between the Customer Satisfaction variable (Z) on Repurchase Intention (Y).

Path Coefficients (Specific Indirect Effects)

Then the path coefficients analysis (specific indirect effects) was carried out as follows:

Table 4. Path Coefficients Specific Indirect Effects Results

Effect	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Discount -> Customer satisfaction -> Repurchase interest	0.001	0.003	0.05	0.025	0.980
Product Diversity -> Customer satisfaction -> Repurchase interest	0.000	0.000	0.023	0.021	0.983
Ease of payment -> Customer satisfaction -> Repurchase interest	0.000	-0.002	0.011	0.021	0.983

Source: 2025 processed original data

Based on the Path Coefficients (Specific Indirect Effects) table above, the first indirect hypothesis test is the test of the effect of discounts (X1) on repurchase interest (Y) through customer satisfaction variables (Z) has an influence (O = 0.001), with the t-statistic value for this construct relationship is 0.025, which shows that the t-count value of X1 on Y through Z \leq t-table (1.97669), and the p-value is 0.98. So in this study Ho is accepted / Ha8 is rejected, which means that the hypothesis stating that there is an indirect effect between discounts (X1) on repurchase interest (Y) through customer satisfaction variables (Z) is not proven.

The second indirect hypothesis test is the test of the effect of product diversity (X2) on repurchase interest (Y) through the customer satisfaction variable (Z) has an influence (O = 0.000), with the t-statistic value for this construct relationship is 0.021, which shows that the t-value of X2 against Y through Z \leq t-table (1.97669), and the p-value is 0.983. So in this study Ho is accepted / Ha9 is rejected, which means that the hypothesis stating that there is an indirect influence between product diversity (X2) on repurchase interest (Y) through the customer satisfaction variable (Z) is not proven.

The third indirect hypothesis test is the test of the effect of ease of payment (X3) on repurchase interest (Y) through the customer satisfaction variable (Z) has an influence (O = 0.000), with the t-statistic value for this construct relationship is 0.021, which shows that the t-value of X3 against Y through Z \leq t-table (1.97669), and the p-value is 0.983. So in this study Ho is accepted / Ha10 is rejected, which means that the hypothesis stating that there is an indirect influence between ease of payment (X3) on repurchase interest (Y) through the customer satisfaction variable (Z) is not proven.

5. Discussion

The results of this study indicate that discounts have a significant positive effect on customer satisfaction. This finding aligns with Grewal et al. (2011), who argue that pricing strategies and promotions, including discounts, play a crucial role in enhancing perceived value and short-term customer satisfaction. Discounts create a perception of financial benefit, making customers feel more satisfied with their transactions (Arlı, Tjiptono, & Porto, 2015). However, while discounts increase satisfaction, they do not necessarily lead to higher repurchase intention. This may be because customers perceive discounts as temporary advantages rather than factors that foster long-term loyalty (Sartika & Waris, 2023).

Product diversity also contributes positively to customer satisfaction. According to Tjiptono (2016) and Chernev (2011), offering a variety of products increases the likelihood that customers will find items that match their needs and preferences. This satisfaction arises from the sense that their diverse needs are met. Nevertheless, product diversity does not directly translate into repurchase intention. This is consistent with Nguyen et al. (2020), who emphasize that consumer loyalty is influenced by a combination of factors, not merely the variety of products offered.

In contrast, ease of payment does not significantly affect customer satisfaction but plays a crucial role in enhancing repurchase intention. Sun et al. (2022) highlight that a seamless and convenient payment system is a key determinant of repeat purchase behavior. Similarly, Kotler and Armstrong (2018) note that facilitating effortless transactions improves convenience and efficiency, which in turn strengthens consumers' willingness to return for future purchases.

Interestingly, this study finds that customer satisfaction does not mediate the relationship between discounts, product diversity, or ease of payment and repurchase intention. This result diverges from traditional perspectives, such as those of Kotler & Keller (2016) and Cronin & Taylor (1992), which suggest that satisfaction serves as a critical bridge to customer loyalty. The current findings may reflect the contemporary consumer context, in which functional factors like price and transaction convenience exert a stronger influence on repurchase behavior than emotional satisfaction (Rita, Oliveira, & Farisa, 2019; Chatzoglou et al., 2022). Thus, loyalty appears to be driven more by repeated practical experiences than by psychological satisfaction alone.

Overall, the findings underscore the importance of understanding the interplay between marketing strategies and consumer behavior. While discounts and product diversity are effective for enhancing satisfaction, they do not guarantee repeat purchases. Conversely, ease of payment emerges as a dominant factor in driving repurchase intention. For practitioners, this implies that building customer loyalty requires not only satisfying customers but also providing an efficient, convenient, and consistent shopping experience that encourages long-term engagement.

6. Conclusions

This study examined the influence of discounts, product diversity, and payment convenience on repurchase intention, with customer satisfaction as an intervening variable, using data from 143 customers of Toko Awang Jaya Kepung. The findings reveal that discounts and product diversity significantly enhance customer satisfaction, while payment convenience has a positive but insignificant effect. In terms of repurchase intention, discounts exert a significant yet negative influence, product diversity shows a positive but insignificant impact, and payment convenience demonstrates a strong positive effect. Notably, customer satisfaction does not significantly drive repurchase intention and does not mediate the relationship between the independent variables and repurchase intention.

From a managerial standpoint, these results highlight that relying solely on discounts is insufficient to cultivate customer loyalty. Instead, businesses should prioritize broadening their product offerings and enhancing payment systems to ensure secure, seamless, and user-friendly transactions. Aligning promotional strategies with long-term value creation, product portfolio management, and financial technology innovation is crucial to fostering repeat purchases and sustaining competitive advantage in the retail sector.

For future research, expanding the model to include psychological factors such as perceived value, brand trust, or digital experience could provide deeper insights into consumer decision-making. Additionally, adopting qualitative approaches—such as interviews or focus groups—would capture emotional and experiential dimensions often overlooked by structured surveys. A mixed-method approach may therefore offer a more comprehensive understanding of the cognitive and affective drivers of repurchase behavior, particularly in increasingly digital retail environments.

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